

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LISA L. SWIGART

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-23800

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/10/2016 and confirmed on 12/12/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		82,653.96
Less Refunds to Debtor	684.48	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>81,969.48</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,500.00	
Trustee Fee	3,898.21	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,398.21</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 3312	0.00	36,667.67	0.00	36,667.67
	PNC BANK NA Acct: 3312	431.25	431.25	0.00	431.25
	PERITUS PORTFOLIO SERVICES II LLC Acct: 2271	0.00	18,046.24	0.00	18,046.24
					<b>55,145.16</b>

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	LISA L. SWIGART Acct:	0.00	0.00	0.00	0.00
	LISA L. SWIGART Acct:	684.48	684.48	0.00	0.00
	STEIDL & STEINBERG Acct:	2,500.00	2,500.00	0.00	0.00
	*** N O N E ***				

Unsecured					
	ECMC(*) Acct: 6309	21,311.18	6,402.32	0.00	6,402.32
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 8493	2,928.99	879.93	0.00	879.93
	DISCOVER BANK(*) Acct: 4949	5,393.09	1,620.20	0.00	1,620.20
	MIDLAND FUNDING LLC Acct: 7480	4,194.01	1,259.97	0.00	1,259.97
	LENDERS CLUB Acct: 3157	0.00	0.00	0.00	0.00
	MERRICK BANK Acct: 7245	849.48	255.20	0.00	255.20
	SYNCHRONY BANK++ Acct: 5198	0.00	0.00	0.00	0.00
	MIDLAND FUNDING LLC	5,809.12	1,745.18	0.00	1,745.18

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0977				
	PORTFOLIO RECOVERY ASSOCIATES, LL	4,363.07	1,310.76	0.00	1,310.76
	Acct: 1125				
	PORTFOLIO RECOVERY ASSOCIATES, LL	7,389.20	2,219.87	0.00	2,219.87
	Acct: 8262				
	ECMC(*)	3,442.16	1,034.10	0.00	1,034.10
	Acct: 6309				
	LVNV FUNDING LLC, ASSIGNEE	12,311.37	3,698.58	0.00	3,698.58
	Acct: 8516				
	SHERRI J BRAUNSTEIN ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 0977				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 20,426.11

TOTAL PAID TO CREDITORS

75,571.27

TOTAL CLAIMED

PRIORITY 0.00

SECURED 431.25

UNSECURED 67,991.67

Date: 11/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:  
LISA L. SWIGART

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-23800

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Lisa L. Swigart  
Debtor

Case No. 16-23800-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 23, 2021

User: jhel  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:**

Recip ID	Recipient Name and Address
db	+ Lisa L. Swigart, 1401 Harvard Avenue, Natrona Heights, PA 15065-1426
cr	+ Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14303487	+ American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461
14711927	+ ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14303490	++ FIRST NATIONAL BANK OF PENNSYLVANIA, ATTN JOSIE MOCKER, 4140 EAST STATE STREET, HERMITAGE PA 16148-3401 address filed with court.; First National Bank, 4140 East State Street, Hermitage, PA 16148
14303492	+ Lenders Club, P.O. Box 39000, San Francisco, CA 94139-0001
14303493	Merrick Bank, P.O. Box 24410, Omaha, NE 68124-0410
14323134	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14303494	PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14303487	+ Email/Text: bncnotifications@pheaa.org	Nov 23 2021 23:26:00	American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461
14303488	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2021 23:28:53	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
14303489	Email/Text: mrdiscen@discover.com	Nov 23 2021 23:25:00	Discover Card, P.O. Box 30943, Salt Lake City, UT 84130
14310525	Email/Text: mrdiscen@discover.com	Nov 23 2021 23:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14303490	Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 23 2021 23:25:00	First National Bank, 4140 East State Street, Hermitage, PA 16148
14303491	+ Email/PDF: gecsed@recoverycorp.com	Nov 23 2021 23:29:02	JC Penney, P.O. Box 960090, Orlando, FL 32896-0090
14357515	Email/PDF: resurgentbknofications@resurgent.com	Nov 23 2021 23:28:46	LVNV Funding, LLC its successors and assigns as, assignee of Kish Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14745431	Email/PDF: resurgentbknofications@resurgent.com	Nov 23 2021 23:29:08	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
14331890	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 23 2021 23:28:41	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14358014	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 23 2021 23:26:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14381571	Email/Text: peritus@ebn.phinsolutions.com	Nov 23 2021 23:26:00	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
14367526	Email/Text: Bankruptcy.Notices@pnc.com	Nov 23 2021 23:25:00	PNC Bank, N.A., 3232 Newmark Drive,

District/off: 0315-2

User: jhel

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14374240	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2021 23:28:43	Miamisburg, OH 45342 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307579	+ Email/PDF: rmscedi@recoverycorp.com	Nov 23 2021 23:29:06	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14303495	Email/PDF: gecsedl@recoverycorp.com	Nov 23 2021 23:29:02	Sam's Club, c/o Synchrony Bank, P.O. Box 965046, Orlando, FL 32896-5046
14303496	+ Email/PDF: gecsedl@recoverycorp.com	Nov 23 2021 23:28:50	Sam's Club Mastercard, P.O. Box 960013, Orlando, FL 32896-0013
14303497	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2021 23:28:59	Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
14303498	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2021 23:29:09	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*	PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14711928	*+	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

Name	Email Address
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Kenneth Steidl	on behalf of Debtor Lisa L. Swigart julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor PNC Bank National Association mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

S. James Wallace

on behalf of Creditor Peoples TWP LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

TOTAL: 6